

# **CITY OF MANCHESTER**

## **LEAD HAZARD REDUCTION DEMONSTRATION PROGRAM**

### **GUIDELINES**

The purpose of the City of Manchester's Lead Hazard Reduction Demonstration Program is to remove lead-based paint hazards that constitute an imminent health threat in homes built prior to 1978 and to protect young children from lead poisoning. The Lead Hazard Reduction Demonstration Program provides 0%-interest deferred loans to qualifying property owners. Property owners and assisted tenants must meet eligibility requirements as prescribed by the Department of Housing and Urban Development (HUD) and the City of Manchester.

**Property Owner Eligibility** – To receive assistance under this program, property owners must meet each of the following requirements:

- (1.) Must be an owner of a single-family residential structure(s) or a multi-family residential structure(s) within the City of Manchester.
- (2.) Be seeking assistance for a housing unit which has lead hazards as identified by a state certified lead risk assessor after conducting a lead inspection and/or risk assessment.
- (3.) Obtain income verification of the household residing in the unit being considered for lead hazard control activities. 50% of the rental units being considered for the Program must have household incomes that do not exceed 50% of the median income.<sup>1</sup> The remaining rental units must have household incomes that do not exceed 80% of the median income. If the unit is owner-occupied, the household income also must not exceed 80% of the median income.
- (4.) Agree to terms and limitations of the Deferred Loan.
- (5.) Have a clear deed, insurance, and be up-to-date on, water, sewer, and property tax payments.

**Prioritization** – After meeting general Program eligibility criteria, applicant units will be prioritized at the discretion of the Lead Hazard Reduction Demonstration Program specialist utilizing these rating factors presented in descending order:

- (1.) Units occupied by a child under the age of six with a blood lead level of 20 µg/dl and above.
- (2.) Units occupied by a child under the age of six with a blood lead level of 10 µg/dl and above.
- (3.) Vacant units with an outstanding State Order of Lead Hazard Reduction.
- (4.) Units with deteriorating lead paint occupied by a child under six years of age.
- (5.) Vacant rental property to be occupied by a child under six years of age.
- (6.) Older housing units (pre 1940, 1950, 1960, and 1978 in descending order.)

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<sup>1</sup> Median income, adjusted for household size, is defined and provided to the City by the Department of Housing and Urban Development. These income ceilings are set by HUD to define “low to moderate” income households and persons.

**Deferred Loan Terms** – Deferred 0%-interest loans are available up to \$10,000 per housing unit for the life of the housing unit. Loan amounts are at the discretion of the Project Manager. The Project Manager may waive this per unit limit when extenuating circumstances pose a serious and immediate threat to the tenants. Property owners must match a minimum of 10% of the total project cost.<sup>2</sup> The following terms are to be in place for five years:

- (1.)The Lead Hazard Reduction Demonstration Program financial assistance will take the form of a 0%-interest deferred loan for property owners.
- (2.)A lien will be recorded on the property assisted with funding of \$2,000.00 or more.
- (3.)Owners agree to rent all assisted units to “low to moderate” income households with children under six years of age.
- (4.)All assisted housing units are to be rented at or below Fair Market Rent (as defined by HUD).
- (5.)All assisted units shall be maintained as lead-safe.
- (6.)All units will be made available to Manchester’s Lead Hazard Reduction Demonstration Program for an annual inspection and compliance review. During the compliance review, the owner must be able to certify that each assisted unit is occupied by the original qualifying household or by a new household that meets the income guidelines set by HUD.
- (7.)After the assisted property has been found in compliance for 5 years, tenant and rent restrictions will be removed.
- (8.)100% of the deferred loan will be made repayable to the City of Manchester when the owner sells or transfers the assisted property. Furthermore, a demand for payment will be issues to the owner for any evidence of default.

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<sup>2</sup>Additional funding may be available to property owners through the City of Manchester’s Housing Rehabilitation program. Combined assistance for any property owner is limited to \$80,000 total.